

DEBTOR'S MOTION FOR ORDER
TO SHOW CAUSE AND SANCTIONS
AGAINST CREDITOR APPLE INC. (21011446)

CHAPTER 7 CASE NO: 25-11496

EXHIBIT A

AUGUST 28 2025

Re: Chapter 7 Bankruptcy Case No. 25-11496

From Mark G. DeGiacomo <mdegiacono@harrisbeachmurtha.com>
To Ashley Gjovik <ashleymgjovik@protonmail.com>
CC Jennifer Babula <jbabula@harrisbeachmurtha.com>
Date Wednesday, July 23rd, 2025 at 10:01 AM

Ms. Gjovik

I have your below email.

My assistant, who is copied on this email, will let you know what documents I need and how to get them to me.

You indicate that there is "ongoing civil litigation" with your former employer. Please forward to me the complaint that was filed.

I don't need anything on the Apple Card or Boston Medical situations, we can discuss those during the creditor meeting.

If you feel that you have grounds to challenge the non-dischargeability of your student loans that is something you or your attorney pursue. I am not involved in that.

I do not need any records at this time concerning the "donations".

Based on your email, I would strongly suggest that you consider hiring an attorney to assist you.

Sent from my iPhone

Mark G. DeGiacomo | Partner

Direct: 617.457.4039 | [Email: mdegiacono@harrisbeachmurtha.com](mailto:mdegiacono@harrisbeachmurtha.com)



HARRISBEACHMURTHA.COM

Boston Office | 33 Arch Street, 12th Floor, Boston, MA 02110-2320
617.457.4000 | Fax: 617.482.3868



On Jul 22, 2025, at 3:41 PM, Ashley M. Gjøvik <ashleymgjovik@protonmail.com> wrote:

Hello Mr. DeGiacomo,

You were assigned as the Trustee to my bankruptcy case (Case No. 25-11496) filed yesterday (July 21 2025). The initial filing from PACER is attached. Thank you for your help overseeing this matter.

I'm preparing my records for you (tax filings, etc) and wanted to ask what the preferred way to transmit that information to you is? May I email it or is there a portal?

My situation is straightforward (I'm completely broke) but also very complicated (its because I'm a whistleblower filed in retaliation for reporting my ex-employer environmental violations, as confirmed by multiple agencies who are also pursuing them, and I have ongoing civil litigation and the employer refuses to discuss settlement). So please let me know how I can best provide any required context -- I'm happy to share government complaints and findings, my concurrent civil litigation, etc.

I do want to challenge my debt with the employer (the "Apple Card") as I believe it may be an unlawful contract and CFPB has already taken formal action on both Apple and Goldman Sachs (<https://www.consumerfinance.gov/about-us/newsroom/cfpb-orders-apple-and-goldman-sachs-to-pay-over-89-million-for-apple-card-failures/>) over the card generally, but Apple & GS also appear to have concealed they "piloted" the card on employees prior to formally "launching" the card, and may have never disclosed that to CFPB, based on the info in CFPB's complaint. Apple also claims all these "beta programs" are secret, and will not give me copies of the "agreements" I signed, even in civil discovery. I'm looking into whether I can file an action in the proceeding over this, but I wanted you to know in case that's something you may also be interested in doing.

I similarly want to challenge my debt with Boston Medical as whatever they did to code the visits in question caused a complete denial of insurance, and in those visits they repeatedly failed to provide me medical treatment or care. That was one month after getting kicked off Medicaid (due to now exhausted unemployment insurance). Then due to the debts incurred and cost of the premium I just no longer have any medical insurance, and never received treatment of what was at that time, debilitating medical issues. I already filed multiple complaints to Boston Medical over this.

Based on my litigation with Apple thus far (where they oppose anything/everything), I'm preparing for the other side(s) in this matter to fight my request to discharge debts regardless of law or fact, and thus would like to neutralize improper debts where possible.

I do also plan to file a request to discharge my federal student loan (Direct Unsub) debts due to there not currently being any reason to think I'd ever be able to pay them off (due to the whistleblower retaliation and denylisting), and I intend to start that process this week within the proceeding.

Finally, I also have a complicated situation where I've been living off donations from the public. My situation is quite public and well known, its been in international press for several years, and someone even created a Wikipedia article about me in 2021 that I don't want and Wikipedia won't delete. But that means I probably need to share my GoFundMe/PayPal/Venmo/etc records with you? Please let me know how you'd like to proceed and I'll

do whatever is needed. I would like to keep the donor names private if at all possible please, as sharing their names would make unrelated, non-parties become targets for retaliation by Apple.

Thank you,
-Ashley Gjovik
415-964-6272
Boston, MA

—
Ashley M. Gjovik
BS, JD, PMP

Sent with [Proton Mail](#) secure email.

3.03 MB 1 file attached

gov.uscourts.mab.520658.1.0.pdf 3.03 MB

25-11496 Ashley Marie Gjovik

Case type: bk **Chapter:** 7 **Asset:** Yes **Vol:** v **Judge:** Christopher J. Panos

Date filed: 07/21/2025 **Date of last filing:** 08/25/2025

Creditors

Aidvantage on behalf of: The Department of Educati (21021127)
PO Box 300001 (cr)
Greenville, TX 75403

Aidvantage- U.S. Department of Education
Attention: Bankruptcy Discharge (21011449)
P.O. Box 9635 (cr)
Wilkes-Barre, PA 18773

Apple Inc
Attention; Apple Payment Services (21011446)
10355 N. De Anza Blvd (cr)
Cupertino, CA 95014

Bank of America
Attention; Billing/Insolvency (21011444)
PO Box 672050 (cr)
Dallas, TX 75267

Boston Medical
Attention: Billing/Insolvency (21011447)
One Boston Medical Center Place (cr)
Boston, MA 02118

Goldman Sachs Bank USA
Salt Lake City Branch (21011445)
Lockbox 6112, P.O. Box 7247 (cr)
Philadelphia, PA 19170

JPMorgan Chase Bank, N.A.
Mail Code LA4-7100 (21011443)
Monroe, LA 71203 (cr)

Tremont Dental Care
Attention: Billing/Insolvency (21011448)
635 Tremont St. (cr)
Boston, MA 02118

Tremont Dental Care, Inc. (21022503)
635 Tremont St. (cr)
Boston, MA 02118

U.S. Department of Education
Attention: Bankruptcy Discharge (21011451)
400 Maryland Avenue, SW (cr)
Washington, DC 20202

PACER Service Center			
Transaction Receipt			
08/27/2025 17:08:23			
PACER Login:	ashleygjovik	Client Code:	
Description:	Creditor List	Search Criteria:	25-11496 Creditor Type: cr
Billable Pages:	1	Cost:	0.10